Form: ICB-12001-01 rev. 01

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-2(c)

Isabel C. Balboa
Chapter 13 Standing Trustee
Cherry Tree Corporate Center
535 Route 38, Suite 580
Cherry Hill, NJ 08002-2977

**Order Filed on October 28, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey**

In Re:

Lawrence D. Kennie

Debtor(s)

Case No.: 15-19398 (ABA)

Hearing Date: 10/26/2016

Judge: Andrew B. Altenburg, Jr.

ORDER CONFIRMING CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two(2) through four(4) is hereby

ORDERED.

DATED: October 28, 2016

Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

The plan of the debtor having been proposed to the creditor, and a hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provision of the Bankruptcy Code have been complied with; and for good cause shown, it is

ORDERED that the plan of the above named debtor, dated 05/19/2015, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor; and it is further

ORDERED that the debtor shall pay the Standing Trustee, Isabel C. Balboa, the sum of $389.00 **for a period of 43 months** beginning immediately, which payment shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586, together with $5,465.00 paid to date.

ORDERED that the debtor's attorney be and hereby is allowed a fee of $3,500.00. The unpaid balance of the allowed fee in the amount of $3,000.00 plus costs of $65.98 shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

ORDERED that if the debtor should fail to make plan payments for a period of more than 30 days, the Standing Trustee may file, with the Court and served upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have five days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the debtor(s), debtor(s)' attorney and any other party filing a Notice of Appearance.

ORDERED that the debtor's Motion to Avoid Liens under 11 U.S.C. § 522(f) be and is hereby granted. The following liens that impair the debtor's exemptions shall be avoided upon completion of the debtor's plan:

Midland Funding lien to be avoided

ORDERED that the debtor consents to pay secured claims as filed, with reservation of rights to challenge the claims.

ORDERED as follows:

pursuant to debtor's Chapter 13 Plan as last amended, the secured claim of Bayview Loan Servicing will be paid outside of the Chapter 13 Plan pursuant to a loan modification agreement. The Standing Trustee shall make no payments to Bayview Loan Servicing on account of pre-petition arrears set forth in the proof of claim dated September 16, 2015 and amended September 19, 2016. total plan length of 60 months.